



## New York State Correctional Officers & Police Benevolent Association, Inc.

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TO: NYSCOPBA Chief Sector Stewards

FROM: Sharon Smith, Health Benefits Specialist

DATE: November 9, 2017

RE: Health Insurance Rates - 2018

The health insurance rates for 2018 for both the Empire Plan and the HMOs have been approved. A rate flyer is on its way to members' homes. Enclosed is a comparison of the 2017/2018 rates for both Grade 9 and below and Grade 10 and above. Also enclosed is a comparison of 2018's Employee/Employer Contributions. The Option Transfer Period will run through 12/15/17.

Choices pamphlets are available at Personnel Offices. This pamphlet has a valuable comparison of all plans available for 2018 to help members make an informed decision in their choice of coverage.

Rates and the Choices pamphlets are also available online at [www.cs.ny.gov/employee-benefits](http://www.cs.ny.gov/employee-benefits).

Administration lag-payroll employees will see a deduction change in the check of December 27, 2017. Institution lag-payroll employees will see a deduction change in the check of January 4, 2018. Due to processing times and payroll deadlines, deduction changes related to an option change may be made in a future paycheck and will include retroactive adjustments to the beginning of the plan year.

Members can enroll or re-enroll in the Opt-Out Program during this Option Transfer Period.

If you have any questions, feel free to contact me.

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Enclosures

cc: NYSCOPBA Executive Board  
NYSCOPBA Jt. Committee on Health Benefits

**HEALTH INSURANCE RATES' COMPARISON  
2017/2018**

**SALARY GRADE 9 AND BELOW**

**(Option Transfer Period Ends December 15, 2017)**

	<u><b>2017</b></u>	<u><b>2018</b></u>
<b>Empire Plan (001)</b>		
<b>Individual</b>	<b>\$ 39.91</b>	<b>\$ 43.00</b>
<b>Family</b>	<b>\$175.53</b>	<b>\$188.41</b>
 Blue Choice (066)		
Individual	\$ 34.49	\$ 37.42
Family	\$148.86	\$161.81
 Counties Served: Livingston, Monroe, Ontario, Seneca, Wayne and Yates		
 BlueCross BlueShield of Western NY (067)		
	\$ 36.12	\$ 39.50
	\$155.52	\$170.50
 Counties Served: Allegany, Cattaraugus, Chautauqua, Erie, Genesee, Niagara, Orleans and Wyoming		
 Capital District Physicians Health Plan (CDPHP) – Capital (063)		
Individual	\$ 40.10	\$ 38.55
Family	\$160.71	\$164.50
 Counties Served: Albany, Columbia, Fulton, Greene, Montgomery, Rensselaer, Saratoga, Schenectady, Schoharie, Warren and Washington		

	<u>2017</u>	<u>2018</u>
Capital District Physicians Health Plan (CDPHP) – Central (300)		
Individual	\$ 75.92	\$ 82.27
Family	\$218.90	\$245.37

Counties Served: Broome, Chenango, Delaware, Essex, Hamilton,  
Herkimer, Madison, Oneida, Otsego and Tioga

Capital District Physicians Health Plan (CDPHP) – Hudson Valley (310)		
Individual	\$132.47	\$136.34
Family	\$362.62	\$376.33

Counties Served: Dutchess, Orange and Ulster

Empire BCBS HMO - Upstate (280)		
Individual	\$137.08	\$113.63
Family	\$418.99	\$365.31

Counties Served: Albany, Clinton, Columbia, Delaware, Essex, Fulton,  
Greene, Montgomery, Rensselaer, Saratoga, Schenectady, Schoharie,  
Warren and Washington

Empire BCBS HMO - Downstate (290)		
Individual	\$238.10	\$264.69
Family	\$684.44	\$762.29

Counties Served: Bronx, Kings, Nassau, New York, Queens, Richmond,  
Rockland, Suffolk and Westchester

	<u><b>2017</b></u>	<u><b>2018</b></u>
Empire BCBS HMO - Mid-Hudson (320)		
Individual	\$229.22	\$263.48
Family	\$660.70	\$757.98

Counties Served: Dutchess, Orange, Putnam, Sullivan and Ulster

HIP of New York – Downstate - (050)		
Individual	\$ 97.55	\$ 91.93
Family	\$262.16	\$255.18

Counties Served: Bronx, Kings, Nassau, New York, Queens, Richmond, Suffolk and Westchester

HIP of New York – Capital – (220)		
Individual	\$112.54	\$118.30
Family	\$299.93	\$321.55

Counties Served: Albany, Columbia, Greene, Rensselaer, Saratoga, Schenectady, Warren and Washington

HIP of New York – Hudson Valley – (350)		
Individual	\$112.54	\$118.30
Family	\$299.93	\$321.55

HMO Blue - Central (072)		
Individual	\$ 87.11	\$ 35.62
Family	\$241.67	\$149.06

Counties Served: Broome, Cayuga, Chemung, Cortland, Onondaga, Oswego, Schuyler, Steuben, Tioga and Tompkins

	<u>2017</u>	<u>2018</u>
HMO Blue - Utica (160)		
Individual	\$107.49	\$121.75
Family	\$328.05	\$372.43
Counties Served: Chenango, Clinton, Delaware, Essex, Franklin, Fulton, Herkimer, Jefferson, Lewis, Madison, Montgomery, Oneida, Otsego and St. Lawrence		

Independent Health (059)		
Individual	\$ 36.33	\$ 37.05
Family	\$155.04	\$158.14
Counties Served: Allegany, Cattaraugus, Chautauqua, Erie, Genesee, Niagara, Orleans and Wyoming		

MVP Health Care (058) (Rochester)		
Individual	\$ 37.21	\$ 38.26
Family	\$144.40	\$151.03
Counties Served: Genesee, Livingston, Monroe, Ontario, Orleans, Seneca, Steuben, Wayne, Wyoming and Yates		

MVP Health Care – (060) (East)		
Individual	\$ 58.56	\$ 41.51
Family	\$149.49	\$157.00
Counties Served: Albany, Columbia, Fulton, Greene, Hamilton, Montgomery, Rensselaer, Saratoga, Schenectady, Schoharie, Warren and Washington		

	<u><b>2017</b></u>	<u><b>2018</b></u>
MVP Health Care – (330) (Central)		
Individual	\$ 87.33	\$ 85.04
Family	\$202.12	\$203.30

Counties Served: Broome, Cayuga, Chenango, Cortland, Delaware, Herkimer, Jefferson, Lewis, Madison, Oneida, Onondaga, Oswego, Otsego, Tioga and Tompkins

MVP Health Care – (340) (Mid-Hudson)		
Individual	\$100.95	\$ 87.22
Family	\$232.12	\$205.14

Counties Served: Dutchess, Orange, Putnam, Rockland, Sullivan, Ulster and Westchester

MVP Health Care – (360) (North)		
Individual	\$155.56	\$142.60
Family	\$364.27	\$340.49

Counties Served: Clinton, Essex, Franklin and St. Lawrence

**HEALTH INSURANCE RATES  
EMPLOYEE/EMPLOYER BIWEEKLY  
CONTRIBUTIONS – 2018**

**SALARY GRADE 9 AND BELOW**

	<b><u>Employee</u></b>	<b><u>Employer</u></b>
<b>Empire Plan (001)</b>		
<b>Individual</b>	<b>\$ 43.00</b>	<b>\$315.32</b>
<b>Family</b>	<b>\$188.41</b>	<b>\$708.48</b>
 Blue Choice (066)		
Individual	\$ 37.42	\$274.44
Family	\$161.81	\$610.76
 BlueCross/Blue Shield of Western NY (067)		
Individual	\$ 39.50	\$289.67
Family	\$170.50	\$643.85
 Capital District Physicians Health Plan (CDPHP) – Capital (063)		
Individual	\$ 38.55	\$282.70
Family	\$164.50	\$623.24
 Capital District Physicians Health Plan (CDPHP) – Central (300)		
Individual	\$ 82.27	\$290.00
Family	\$245.37	\$673.88
 Capital District Physicians Health Plan (CDPHP) – Hudson Valley (310)		
Individual	\$136.34	\$288.90
Family	\$376.33	\$671.39
 Empire BCBS HMO - Upstate (280)		
Individual	\$113.63	\$315.75
Family	\$365.31	\$738.21

	<u>Employee</u>	<u>Employer</u>
Empire BCBS HMO - Downstate (290)		
Individual	\$264.69	\$324.07
Family	\$762.29	\$757.57
Empire BCBS HMO - Mid-Hudson (320)		
Individual	\$263.48	\$319.78
Family	\$757.98	\$747.60
HIP of New York (050)		
Individual	\$ 91.93	\$312.82
Family	\$255.18	\$721.94
HIP HMO – Albany Region (220)		
Individual	\$118.30	\$319.93
Family	\$321.55	\$737.99
HIP HMO – HV and Ulster Regions (350)		
Individual	\$118.30	\$319.93
Family	\$321.55	\$737.59
HMO Blue - Central (072)		
Individual	\$ 35.62	\$261.25
Family	\$149.06	\$567.95
HMO Blue - Utica/Watertown (160)		
Individual	\$121.75	\$290.67
Family	\$372.43	\$674.92
Independent Health (059)		
Individual	\$ 37.05	\$271.70
Family	\$158.14	\$599.10
MVP Health Care (058) (Rochester)		
Individual	\$ 38.26	\$280.60
Family	\$151.03	\$585.48
MVP Health Care – (060) (East)		
Individual	\$ 41.51	\$289.96
Family	\$157.00	\$608.61



	<u>Employee</u>	<u>Employer</u>
MVP Health Care – (330) (Central)		
Individual	\$ 85.04	\$296.77
Family	\$203.30	\$682.87
MVP Health Care – (340) (Mid-Hudson)		
Individual	\$ 87.22	\$296.25
Family	\$205.14	\$658.22
MVP Health Care – (360) (North)		
Individual	\$142.60	\$307.20
Family	\$340.49	\$703.72

**HEALTH INSURANCE RATES' COMPARISON  
2017/2018**

**SALARY GRADE 10 AND ABOVE**

**(Option Transfer Period Ends December 15, 2017)**

	<b><u>2017</u></b>	<b><u>2018</u></b>
<b>Empire Plan (001)</b>		
<b>Individual</b>	<b>\$ 53.21</b>	<b>\$ 57.33</b>
<b>Family</b>	<b>\$208.92</b>	<b>\$224.29</b>
 Blue Choice (066)		
Individual	\$ 45.99	\$ 49.90
Family	\$177.31	\$192.72
Counties Served: Livingston, Monroe, Ontario, Seneca, Wayne and Yates		
 BlueCross BlueShield of Western NY (067)		
Individual	\$ 48.16	\$ 52.67
Family	\$185.25	\$203.08
Counties Served: Allegany, Cattaraugus, Chautauqua, Erie, Genesee, Niagara, Orleans and Wyoming		
 Capital District Physicians Health Plan (CDPHP) – Capital (063)		
Individual	\$ 52.55	\$ 51.40
Family	\$191.50	\$196.01
Counties Served: Albany, Columbia, Fulton, Greene, Montgomery, Rensselaer, Saratoga, Schenectady, Schoharie, Warren and Washington		

	<u>2017</u>	<u>2018</u>
Capital District Physicians Health Plan (CDPHP) – Central (300)		
Individual	\$ 88.36	\$ 95.45
Family	\$251.26	\$279.59

Counties Served: Broome, Chenango, Delaware, Essex, Hamilton,  
Herkimer, Madison, Oneida, Otsego and Tioga

Capital District Physicians Health Plan (CDPHP) – Hudson Valley (310)		
Individual	\$145.01	\$149.47
Family	\$395.28	\$410.43

Counties Served: Dutchess, Orange and Ulster

Empire BCBS HMO - Upstate (280)		
Individual	\$150.53	\$127.98
Family	\$454.26	\$402.81

Counties Served: Albany, Clinton, Columbia, Delaware, Essex, Fulton,  
Greene, Montgomery, Rensselaer, Saratoga, Schenectady, Schoharie,  
Warren and Washington

Empire BCBS HMO - Downstate (290)		
Individual	\$251.79	\$279.42
Family	\$720.35	\$800.78

Counties Served: Bronx, Kings, Nassau, New York, Queens, Richmond,  
Rockland, Suffolk and Westchester

	<u>2017</u>	<u>2018</u>
Empire BCBS HMO - Mid-Hudson (320)		
Individual	\$242.83	\$278.01
Family	\$696.39	\$795.96
Counties Served: Dutchess, Orange, Putnam, Sullivan and Ulster		
HIP of New York – Downstate - (050)		
Individual	\$110.53	\$106.15
Family	\$295.77	\$291.83
Counties Served: Bronx, Kings, Nassau, New York, Queens, Richmond, Suffolk and Westchester		
HIP of New York – Capital – (220)		
Individual	\$125.71	\$132.84
Family	\$334.00	\$358.98
Counties Served: Albany, Columbia, Greene, Rensselaer, Saratoga, Schenectady, Warren and Washington		
HIP of New York – Hudson Valley – (350)		
Individual	\$125.71	\$132.84
Family	\$334.00	\$358.98
Counties Served: New York, Delaware, Dutchess, Orange, Putnam, Sullivan and Ulster		
HMO Blue - Central (072)		
Individual	\$ 99.48	\$ 47.50
Family	\$273.63	\$177.74
Counties Served: Broome, Cayuga, Chemung, Cortland, Onondaga, Oswego, Schuyler, Steuben, Tioga and Tompkins		

	<u>2017</u>	<u>2018</u>
HMO Blue - Utica (160)		
Individual	\$119.78	\$134.96
Family	\$360.05	\$406.70
Counties Served: Chenango, Clinton, Delaware, Essex, Franklin, Fulton, Herkimer, Jefferson, Lewis, Madison, Montgomery, Oneida, Otsego and St. Lawrence		
Independent Health (059)		
Individual	\$ 48.44	\$ 49.40
Family	\$184.73	\$188.43
Counties Served: Allegany, Cattaraugus, Chautauqua, Erie, Genesee, Niagara, Orleans and Wyoming		
MVP Health Care (058) (Rochester)		
Individual	\$ 49.39	\$ 51.02
Family	\$172.58	\$180.49
Counties Served: Genesee, Livingston, Monroe, Ontario, Orleans, Seneca, Steuben, Wayne, Wyoming and Yates		
MVP Health Care – (060) (East)		
Individual	\$ 70.27	\$ 54.68
Family	\$178.66	\$187.62
Counties Served: Albany, Columbia, Fulton, Greene, Hamilton, Montgomery, Rensselaer, Saratoga, Schenectady, Schoharie, Warren and Washington		

	<u><b>2017</b></u>	<u><b>2018</b></u>
MVP Health Care – (330) (Central)		
Individual	\$ 99.32	\$ 98.53
Family	\$233.14	\$237.95

Counties Served: Broome, Cayuga, Chenango, Cortland, Delaware, Herkimer, Jefferson, Lewis, Madison, Oneida, Onondaga, Oswego, Otsego, Tioga and Tompkins

MVP Health Care – (340) (Mid-Hudson)		
Individual	\$112.53	\$100.23
Family	\$262.19	\$238.54

Counties Served: Dutchess, Orange, Putnam, Rockland, Sullivan, Ulster and Westchester

MVP Health Care – (360) (North)		
Individual	\$167.96	\$156.56
Family	\$396.22	\$376.18

Counties Served: Clinton, Essex, Franklin and St. Lawrence

**HEALTH INSURANCE RATES  
EMPLOYEE/EMPLOYER BIWEEKLY  
CONTRIBUTIONS – 2018**

**SALARY GRADE 10 AND ABOVE**

	<b><u>Employee</u></b>	<b><u>Employer</u></b>
<b>Empire Plan (001)</b>		
<b>Individual</b>	<b>\$ 57.33</b>	<b>\$300.99</b>
<b>Family</b>	<b>\$224.29</b>	<b>\$672.60</b>
 Blue Choice (066)		
Individual	\$ 49.90	\$261.96
Family	\$192.72	\$579.85
 BlueCross/Blue Shield of Western NY (067)		
Individual	\$ 52.67	\$276.50
Family	\$203.08	\$611.27
 Capital District Physicians Health Plan (CDPHP) – Capital (063)		
Individual	\$ 51.40	\$269.85
Family	\$196.01	\$591.73
 Capital District Physicians Health Plan (CDPHP) – Central (300)		
Individual	\$ 95.45	\$276.82
Family	\$279.59	\$639.66
 Capital District Physicians Health Plan (CDPHP) – Hudson Valley (310)		
Individual	\$149.47	\$275.77
Family	\$410.43	\$637.29
 Empire BCBS HMO - Upstate (280)		
Individual	\$127.98	\$301.40
Family	\$402.81	\$700.71

	<u>Employee</u>	<u>Employer</u>
Empire BCBS HMO - Downstate (290)		
Individual	\$279.42	\$309.34
Family	\$800.78	\$719.08
Empire BCBS HMO - Mid-Hudson (320)		
Individual	\$278.01	\$305.25
Family	\$795.96	\$709.62
HIP of New York (050)		
Individual	\$106.15	\$298.60
Family	\$291.83	\$685.29
HIP HMO - Albany Region (220)		
Individual	\$132.84	\$305.39
Family	\$358.98	\$700.16
HIP HMO - HV & Ulster Regions (350)		
Individual	\$132.84	\$305.39
Family	\$358.98	\$700.16
HMO Blue - Central (072)		
Individual	\$ 47.50	\$249.37
Family	\$177.74	\$539.27
HMO Blue - Utica/Watertown (160)		
Individual	\$134.96	\$277.46
Family	\$406.70	\$640.65
Independent Health (059)		
Individual	\$ 49.40	\$259.35
Family	\$188.43	\$568.81
MVP Health Care (058) (Rochester)		
Individual	\$ 51.02	\$267.84
Family	\$180.49	\$556.02
MVP Health Care – (060) (East)		
Individual	\$ 54.68	\$276.79
Family	\$187.62	\$577.99



	<u>Employee</u>	<u>Employer</u>
MVP Health Care – (330) (Central)		
Individual	\$ 98.53	\$283.28
Family	\$237.95	\$648.22
MVP Health Care – (340) (Mid-Hudson)		
Individual	\$100.23	\$273.24
Family	\$238.54	\$624.82
MVP Health Care – (360) (North)		
Individual	\$156.56	\$293.24
Family	\$376.18	\$668.03